

**EXHIBIT 3: 2021 MARYLAND, ACA, STAND-ALONE DENTAL MARKET - INDIVIDUAL NON-MEDIGAP (INM)  
RATE FILING SUMMARY**

1	2	3	4	5	6	8	9	10	11	13	15	16	18
				Actual Members On & Off	Actual Members On & Off	06/30/20 Share	Approved 2019 Average Rate Change*	Approved 2020 Average Rate Change*	Filed 05/01/20 2021 Average Rate Increase	OCA Approved 2021 Average Rate Change*	Adult Individual 2020 Illustrative** Monthly Premium	Filed 05/01/20 Adult Individual 2021 Illustrative** Monthly Premium	OCA Approved Adult Individual 1Q21 Proposed Monthly Premium
<u>Market</u>	<u>Exchange?</u>	<u>Legal Entity</u>	<u>Coverage Type</u>	<u>06/30/19</u>	<u>06/30/20</u>								
1	Individual	On & Off	Alpha Dental	2,476	2,838	5%	3.4%	-1.4%	0.0%	-1.7%	\$24	\$24	\$23
2	Non-	On & Off	CF CFMI	26,053	27,761	48%	6.6%	-0.3%	0.0%	-5.0%	\$38	\$38	\$36
3	Medigap	On & Off	CF GHMSI	10,189	11,018	19%	6.6%	-0.3%	0.0%	-5.0%	\$38	\$38	\$36
4	(INM)	On & Off	Delta Dental of PA	6,939	10,259	18%	0.0%	-2.5%	0.0%	0.0%	\$33	\$33	\$33
5		On & Off	Dominion Dental Services	7,149	6,419	11%	-6.5%	-0.5%	1.9%	-3.1%	\$28	\$29	\$27
<b>TOTAL</b>				<b>52,806</b>	<b>58,295</b>	<b>100%</b>	<b>3.6%</b>	<b>-0.7%</b>	<b>0.2%</b>	<b>-3.7%</b>	<b>\$35</b>	<b>\$35</b>	<b>\$34</b>

\* Weighted averages for prior years may not match due to changes in enrollment.

\*\* Most populated benefit, 40-year-old (adult), male, non-smoker, residing in the Baltimore Metro area. May not match overall increase since rates can vary by benefit plan.